I am very concerned about the concentration of commercial and financial power that would occur if the Wal-Mart Corporation were allowed to establish a bank. Never before in my lifetime have the principles behind the Sherman Anti-Trust Act been needed to be addressed.

What happens to communities into which the Bank of Wal-Mart appears and then, God forbid, disappears? If Wal-Mart does what it normally does, and forces local resources to disappear upon closing, then we will have communities without banks. This, obviously, is not a good thing.

Please don't let the Bank of Wal-Mart be established here in California.

Sincerely, James Mahan West Hollywood CA